

**Fill in this information to identify the case:**

Debtor 1 Pamela O. Parks  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing)  
United States Bankruptcy Court for the Western District of Pennsylvania  
(State)  
Case number: 20-21693-CMB

Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1

**Name of Creditor:** Community Loan Servicing, LLC**Court Claim No.** (if known): 5

**Last four digits** of any number  
you use to identify the debtor's  
account: 2276

**Date of Payment Change:** May 1, 2022  
Must be at least 21 days after date of  
this notice.

**New total payment:** \$466.83  
Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****Will there be a change in the debtor's escrow account payment?**

- ☐ No.  
☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$98.28New escrow payment: \$127.02**Part 2: Mortgage Payment Adjustment****Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate account?**

- ☒ No.  
☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate:

New interest rate:

Current principal and interest payment:

New principal and interest payment:

**Part 3: Other Payment Change****Will there be a change in the debtor's mortgage payment for a reason not listed above?**

- ☒ No  
☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.  
(Court approval may be required before the payment change can take effect.)  
Reason for change: \_\_\_\_\_

Current mortgage payment:

New mortgage payment:

**Part 4: Sign Here**

The person completing this notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box

☐ I am the creditor.

☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.**

X /s/ Lily C. Calkins  
Signature

Date: 04/08/2022

**Print:** Christopher A. DeNardo 78447  
Kristen D. Little 79992  
Lily C. Calkins 327356  
First Name Middle Name Last Name

Title Attorney

Company LOGS Legal Group LLP

Address 3600 Horizon Drive, Suite 150  
Number Street

King of Prussia, PA 19406  
City State ZIP Code

Contact phone (610) 278-6800

Email logsecf@logs.com

### **Certificate of Service**

I hereby certify that a copy of the foregoing Response to Notice of Mortgage Payment Change was served on the parties listed below by postage prepaid U.S. Mail, First Class or served electronically through the Court's ECF System at the e-mail address registered with the Court on this Date:

Date: 04/08/2022

Chapter 13 Trustee: Ronda J. Winnecour

Trustee Address: Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219

Trustee Email: [cmecf@chapter13trusteedpa.com](mailto:cmecf@chapter13trusteedpa.com)

Debtor's Counsel Name: Matthew M. Herron, Esquire

Debtor's Counsel Address: The Debt Doctors, LLC, 607 College Street, Suite 101, Pittsburgh, PA 15232

Debtor's Counsel Email: [mmh@thedebtdoctors.com](mailto:mmh@thedebtdoctors.com)

Debtor's Name: Pamela O. Parks

Debtor's Mailing Address: 7251 Lemington Avenue, Pittsburgh, PA 15206

/s/ Lily C. Calkins

Christopher A. DeNardo 78447  
Kristen D. Little 79992  
Lily C. Calkins 327356  
LOGS Legal Group LLP  
3600 Horizon Drive, Suite 150  
King of Prussia, PA 19406  
(610) 278-6800  
[logsecf@logs.com](mailto:logsecf@logs.com)  
20-065681



P.O. Box 331409  
Miami FL 33233-1409

ANTICIPATED ESCROW ACCOUNT DISBURSEMENTS	
HAZARD INS	\$1,179.76
TAXES	\$96.69
COUNTY TAX	\$38.01
Total	\$1,314.46

\$1,314.46 / 12 months =

Escrow Payment Calculation \$109.54

ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT  
AND CHANGE OF PAYMENT NOTICE PREPARED FOR  
ACCOUNT NUMBER: [REDACTED]  
ESCROW ANALYSIS DATE: 03/08/2022

Pamela Parks  
C/O Matthew M. Herron  
The Debt Doctors, Business Law  
Suite 101  
607 College Street  
Pittsburgh, PA 15232

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#### NEW PAYMENT IS AS FOLLOWS:

Principal and Interest	\$339.81
Required Escrow Payment	\$109.54
Shortage/Surplus Spread	\$17.48
Optional Coverages	
Buydown or Assistance Payments	
Other	

Total Payment	\$466.83
New Payment Effective Date:	05/01/2022

Current Payment Due Date: 05/01/2022

This statement provides a detailed summary of activity related to your escrow account. Community Loan Servicing maintains your escrow account to pay such items as property taxes, insurance premiums, and/or mortgage insurance. The escrow items to be disbursed from your account over the next twelve months are summarized above.

#### ESCROW ACCOUNT PROJECTION FOR THE COMING YEAR

The following estimate of activity in your escrow account from 05/2022 through 04/2023 is provided for your information. All payments we anticipate receiving as well as disbursements we anticipate making on your behalf are included. This also includes the Projected Escrow Account Balance, derived by carrying forward your current actual escrow balance. Please retain this statement for comparison with the actual activity in your account at the end of the next escrow account computation year.

MONTH	PAYMENTS TO ESCROW ACCOUNT	PAYMENTS FROM ESCROW ACCOUNT				TAX DESC.	ESCROW ACCOUNT BALANCE	
		MIP/PMI	FLOOD	HAZ. INS.	WIND INS.		PROJECTED	REQUIRED
STARTING BAL							\$960.88 <sup>1</sup>	\$1,289.30 <sup>2</sup>
MAY 22	\$109.54			\$1,179.76			\$109.34-*	\$219.08 LP
JUN 22	\$109.54						\$0.20	\$328.62
JUL 22	\$109.54						\$109.74	\$438.16
AUG 22	\$109.54						\$219.28	\$547.70
SEP 22	\$109.54						\$328.62	\$657.24
OCT 22	\$109.54						\$438.36	\$766.78
NOV 22	\$109.54						\$547.90	\$876.32
DEC 22	\$109.54						\$657.44	\$985.86
JAN 23	\$109.54					\$96.69 CITY & SCHOO	\$670.29	\$998.71
FEB 23	\$109.54						\$779.83	\$1,108.25
MAR 23	\$109.54					\$38.01 COUNTY TAX	\$851.36	\$1,179.78
APR 23	\$109.54						\$960.90	\$1,289.32
Total				\$1,179.76		\$134.70		

(1) Your current escrow balance is \$960.88. To project the next year's tax and insurance payment we added \$0.00 for payments not yet made and subtracted \$0.00 for disbursement not yet made. This brings your projected starting balance to \$960.88 (see breakdown on next page).

(LP) The lowest (LP) required escrow balance for the next 12 months is scheduled to be \$219.08 (cushion) which is 1/6 of the anticipated escrow account installment. Under Federal Law (RESPA) or applicable state law, a cushion in your escrow account is permitted (excluding MIP/PMI).

(\*) Your lowest (\*) projected escrow balance for the next 12 months is scheduled to be negative \$109.34. Your bankruptcy escrow claim amount of \$118.68 will be added to your escrow balance. The difference between the lowest projected balance, bankruptcy escrow claim amount and cushion is \$209.74. This results in a shortage once all the payments not yet made for the tax and insurance portion are received. Your escrow shortage has been spread over a 12 month period.

(2) Based on the escrow account projection for the coming year indicated above, your escrow account requires a starting escrow balance of \$1,289.30 to arrive at the lowest (LP) required escrow balance.

This escrow analysis is based on the assumption that all escrow advances made on your loan prior to your bankruptcy filing date are included in your bankruptcy plan and will be paid through that plan. In other words, we are only analyzing for taxes (and insurance if applicable) that will come due after your current bankruptcy filing date.

IF YOU ARE REPRESENTED BY AN ATTORNEY, PLEASE NOTIFY US AND PROVIDE THIS CORRESPONDENCE TO YOUR ATTORNEY.

# ANNUAL ESCROW ACCOUNT DISCLOSURE STATEMENT - ACCOUNT HISTORY

Account Number: [REDACTED]

Name: Pamela Parks

This is a statement of actual activity in your escrow account from 05/2021 through 04/2022. Last year's projections are next to the actual activity. Your mortgage payment for the past year was \$438.09 of which \$339.81 was for principal and interest and \$98.28 went into your escrow account. An asterisk(\*) indicates a difference from a previous estimate either in the date or the amount. An 'E' indicates a projected disbursement or payment.

Your anticipated low point may or may not have been reached based on one or more of the following factors:

- |  |  |   |
|--|--|---|
| <p><b>PAYMENT(S)</b></p> <ul style="list-style-type: none"> <li>• Monthly payment(s) were received less than OR greater than expected</li> <li>• Monthly payment(s) were received earlier OR later than expected</li> <li>• Previous overage was returned to escrow</li> <li>• Previous deficiency/shortage not paid entirely</li> </ul> | <p><b>TAXES</b></p> <ul style="list-style-type: none"> <li>• Tax rate and/or assessed value changed</li> <li>• Exemption status lost or changed</li> <li>• Supplemental/Delinquent tax paid</li> <li>• Tax bill paid earlier OR later than expected</li> <li>• Tax installment not paid</li> <li>• Tax refund received</li> <li>• New tax escrow requirement paid</li> </ul> | <p><b>INSURANCE</b></p> <ul style="list-style-type: none"> <li>• Premium changed</li> <li>• Coverage changed</li> <li>• Additional premium paid</li> <li>• Insurance bill paid earlier OR later than expected</li> <li>• Premium was not paid</li> <li>• Premium refund received</li> <li>• New insurance escrow requirement paid</li> <li>• Force placed insurance premium paid</li> </ul> |
|--|--|---|

MONTH	PAYMENTS TO PROJECTED	ESC. ACCT. ACTUAL	PAYMENTS FROM PROJECTED	ESC. ACCT. ACTUAL	DESCRIPTION	ESCROW BAL. PROJECTED	COMPARISON ACTUAL
<b>STARTING BAL</b>						<b>\$1,119.94</b>	<b>\$78.57-</b>
MAY 21	\$97.10	\$0.00 *	\$1,022.84	\$0.00 *	HAZARD INSUR	\$194.20	\$78.57- L
JUN 21	\$97.10	\$289.63 *				\$291.30	\$211.06
JUL 21	\$97.10	\$98.28 *				\$388.40	\$309.34
AUG 21	\$97.10	\$0.00 *				\$485.50	\$309.34
SEP 21	\$97.10	\$98.28 *				\$582.60	\$407.62
OCT 21	\$97.10	\$98.28 *				\$679.70	\$505.90
NOV 21	\$97.10	\$98.28 *				\$776.80	\$604.18
DEC 21	\$97.10	\$294.84 *				\$873.90	\$899.02
JAN 22	\$97.10	\$0.00 *	\$104.30	\$96.69 *	CITY & SCHOO	\$866.70	\$802.33
FEB 22	\$97.10	\$98.28 *		\$38.01 *	COUNTY TAX	\$963.80	\$862.60
MAR 22	\$97.10	\$98.28 *	\$38.01	\$0.00 *	COUNTY TAX	\$1,022.89	\$960.88
APR 22	\$97.10	\$0.00 *				\$1,119.99	\$960.88
<b>Total</b>	<b>\$1,165.20</b>	<b>\$1,174.15</b>	<b>\$1,165.15</b>	<b>\$134.70</b>			

\* = indicates a difference from a previous estimate either in the date or the amount  
'E' = projected disbursement or payment  
'L' = Lowest Escrow Balance

## Starting Projected Escrow Balance:

Current Escrow Balance	\$960.88
Payments Not Yet Made	\$0.00
Disbursements Not Yet Made	\$0.00
<b>Projected Escrow Balance</b>	<b>\$960.88</b>

At the time of your escrow account review, your expected lowest balance was \$194.20 (cushion) or 1/6 of the anticipated escrow payment. Your actual lowest escrow balance was negative \$78.57, as shown in the above "Account History".

**General SOL Disclaimer:** If you are a successor in interest to the above-referenced property, please note that the following disclosures are being provided pursuant to applicable state law. However, you are not liable for the above-referenced mortgage obligation until you assume the mortgage obligation under applicable state law.

The law limits how long a debt can be sued on. We will not sue for any portion of the loan obligation for which the applicable statute of limitations has expired. However, if the debt is not paid, we may report it to the credit reporting agencies as unpaid to the extent permitted by applicable law. If you would like to learn more about your legal rights and options, you can consult an attorney or a legal assistance or legal aid organization.

**Confirmed SII Disclaimer:** If you are a confirmed successor in interest of the account, unless you assume the mortgage loan obligation under state law, you are not personally liable for the mortgage debt and cannot be required to use your own assets to pay the mortgage debt. The investor may require that you assume the loan in order to complete the Modification process.

Community Loan Servicing, LLC is a debt collector. This letter is an attempt to collect a debt and any information obtained will be used for that purpose. To the extent your original obligation was discharged or is subject to an automatic stay of bankruptcy under Title 11 of the United States Code, this notice is for compliance with non-bankruptcy law and/or informational purposes only. It does not constitute an attempt to collect a debt, to reaffirm a debt, or to impose any personal liability on you. Nothing in this letter (including our use of the words "your," "loan," "mortgage," or "account") means that you're required to repay a debt that's been discharged. If your original obligation was discharged, any payment you make on the account is voluntary, but we still have rights under the security instrument, including the right to foreclose on the property. If you are represented by an attorney, please refer this letter to your attorney and provide us with the attorney's name, address, and telephone number. Community Loan Servicing, LLC., NMLS no. 2469.

**Should you require additional information, please call Customer Service: 1-800-457-5105**  
**Mon-Fri, 8:00 a.m. to 7:00 p.m., EST**  
**[www.communityloanservicing.com](http://www.communityloanservicing.com)**

**The following mailing address must be used for all Error Notices & Information Requests: Community Loan Servicing, LLC, Customer Support, 4425 Ponce De Leon Boulevard, 5th Floor, Coral Gables, FL 33146.**

